

### 2011 Household Banking Status by Demographic Characteristics

#### Northeast

Household Characteristics	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	26,900	100.0	1,920	7.1	4,772	17.7	19,379	72.0	828	3.1
Household Type										
Family Household	17,493	65.0	1,038	5.9	3,223	18.4	12,709	72.7	523	3.0
Female householder, no husband present	3,197	11.9	572	17.9	865	27.0	1,654	51.7	106	3.3
Male Householder, no wife present	1,154	4.3	170	14.7	318	27.5	629	54.5	38	3.3
Married couple	13,142	48.9	296	2.2	2,041	15.5	10,426	79.3	379	2.9
Nonfamily household and other	9,407	35.0	883	9.4	1,549	16.5	6,670	70.9	305	3.2
Race/Ethnicity										
Black	2,855	10.6	789	27.6	853	29.9	1,071	37.5	142	5.0
Hispanic non-Black	1,194	4.4	254	21.3	311	26.1	600	50.2	29	2.4
White non-Black non-Hispanic	22,028	81.9	812	3.7	3,439	15.6	17,142	77.8	635	2.9
Other non-Black non-Hispanic	822	3.1	65	7.9	169	20.5	566	68.8	23	2.8
Age										
15 to 34 years	5,856	21.8	743	12.7	1,386	23.7	3,589	61.3	138	2.4
35 to 44 years	4,703	17.5	371	7.9	964	20.5	3,232	68.7	136	2.9
45 to 54 years	5,527	20.5	407	7.4	1,000	18.1	3,925	71.0	195	3.5
55 to 64 years	4,984	18.5	245	4.9	768	15.4	3,820	76.6	152	3.1
65 years or more	5,829	21.7	155	2.7	654	11.2	4,813	82.6	207	3.5
Education										
No high school degree	2,536	9.4	519	20.5	593	23.4	1,345	53.0	79	3.1
High school degree	8,539	31.7	824	9.7	1,614	18.9	5,795	67.9	305	3.6
Some college	7,948	29.5	494	6.2	1,605	20.2	5,595	70.4	254	3.2
College degree	7,876	29.3	84	1.1	960	12.2	6,643	84.3	190	2.4
Household Income										
Less than \$15,000	4,394	16.3	1,178	26.8	938	21.3	2,164	49.2	115	2.6
Between \$15,000 and \$30,000	5,059	18.8	436	8.6	1,222	24.2	3,207	63.4	195	3.8
Between \$30,000 and \$50,000	5,676	21.1	212	3.7	1,121	19.7	4,153	73.2	190	3.4
Between \$50,000 and \$75,000	5,142	19.1	80	1.6	699	13.6	4,208	81.8	155	3.0
At Least \$75,000	6,628	24.6	15	0.2	792	12.0	5,647	85.2	174	2.6
Homeownership										
Homeowner	18,888	70.2	375	2.0	2,650	14.0	15,236	80.7	628	3.3
Non-homeowner	8,012	29.8	1,546	19.3	2,123	26.5	4,143	51.7	201	2.5

**Notes:**

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)